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(54) Title: IMPROVEMENTS IN OR RELATING TO ELECTRONIC WALLETS			
(57) Abstract			
<p>An electronic transaction terminal, for use in the conduct of electronic financial transactions, comprises, in combination, a smart card and a communications module. The smart card (7) has money credits stored on it. The communications module is used for transferring electronic credits from the smart card (7) to a payee. The smart card (7) includes storage means for storing electronic credits and transfer means for adding, or removing electronic credits. The communications module includes actuation means for generating a signal for the transfer of electronic credits, routing means for generating an address to which said electronic signal should be addressed, a VDU for displaying data relating to a credit transfer, and a key pad for entering details of an electronic transfer. The electronic transaction terminal is adapted so that the payer remains in physical control of the smart card (7) at all times during the conduct of a transaction.</p>			

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IMPROVEMENTS IN OR RELATING TO ELECTRONIC WALLETS

The present invention relates to an electronic wallet, equipment associated therewith, and a method of using an electronic wallet.

5        The use of smart cards as electronic wallets is well known. A smart card can store electronic credits, representing money, which can be transferred by electronic means from a payer, the owner of the smart card, to a payee, the person with whom a cash transaction is conducted. However, in order to conduct a transaction with an electronic wallet, it is necessary to hand the wallet over to the payee, who will then insert the wallet (smart card) into a till having a smart card reader, enter the sum to be paid into the till which will then deduct the sum from the credits held on the smart card. In cash terms, this amounts to paying for a meal in a restaurant by handing a wallet, containing cash in the form of bank notes to a waiter, allowing him to take the wallet away and remove the cash from it necessary to pay the bill. From the point of view of the payer, this is not entirely a satisfactory way of conducting a cash transaction and entails placing a great deal of trust in the payee.

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25      The use of mobile telephones is now well established. Many mobile telephone systems use SIMs, subscriber information modules, which are in the form of smart cards. A SIM carries a variety of information about a mobile telephone subscriber and the services he is entitled to access. SIMs are usually protected by a PIN (personal identity number), and include encryption algorithms and keys. To use a particular mobile telephone, a subscriber inserts his SIM into the telephone and enters his PIN, service is then available

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to him from the mobile telephone into which the SIM has been inserted. A similar system can be used to give a subscriber access to a payphone. Transmission over modern digital mobile telephone systems, such as the GSM system, is encrypted. The encryption employed frequently involves the use of asymmetric cyphers, which enable both secure encryption and the use of secure electronic signatures.

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The present invention avoids the need for a payer to pass his electronic wallet to a payee, by providing a facility to link payer and payee through a mobile telecommunications network and the PSTN. The payer inserts his electronic wallet into a mobile phone, dials the payees telephone number and transfers the requisite sum of money, in the form of electronic credits, to the payee's till (electronic). The payee can check that the correct sum has been transferred by examining a VDU on the till. Of course, it is not necessary to use a mobile telephone as the communication medium, a telephone connected directly to the PSTN could also be used, provided it is equipped with a suitable smart card reader. The system is also suitable for conducting remote transactions from, for example, an individuals house. In this case, a PC equipped with a modem, or another data terminal, could be used.

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According to a first aspect of the present invention there is provided an electronic transaction terminal, for use in the conduct of electronic financial transactions, characterised in that said electronic transaction terminal comprises, in combination, a smart card, owned by a payer, on which is stored a plurality of money credits and a communications module for transferring electronic credits from said smart card to a payee, said smart card including storage means for storing electronic credits and transfer means for

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adding, or removing electronic credits, said communications module including actuation means for generating a signal for the transfer of electronic credits, routing means for generating an address to which said electronic signal should be addressed, a VDU for displaying data relating to a credit transfer, and a key pad for entering details of an electronic transfer, said electronic transaction terminal adapted so that the payer remains in physical control of the smart card at all times during conduct of a transaction.

Access to said smart card may be controlled by use of a PIN.

Said communications module may be adapted to receive a signal representing an electronic receipt for a payment made by said electronic transfer terminal, and transfer details thereof to said smart card, and said smart card includes a second storage means for storing receipts.

Said smart card may carry an encryption algorithm, and all signals for transfer of electronic credits may be encrypted.

Preferably said communications module is a mobile phone, adapted to receive a smart card.

Said smart card may be adapted for insertion into, and connection to, said mobile phone, and may be arranged to act as a SIM for said mobile phone.

According to a second aspect of the present invention there is provided a telecommunications system having a plurality of subscriber equipments characterised in that at least one of said plurality of subscriber equipments is an electronic transaction

5 terminal for use in the conduct of electronic financial transactions, which comprises, in combination, a smart card, owned by a payer, on which is stored a plurality of money credits and a communications module for transferring electronic credits from said smart card to a payee, said smart card including storage means for storing electronic credits and transfer means for adding, or removing electronic credits, said communications module including actuation means for generating a signal for the transfer of electronic credits, routing means for generating an address to which said electronic signal should be addressed, a VDU for displaying data relating to a credit transfer, and a key pad for entering details of an electronic transfer, said electronic transmission terminal adapted so that the payer remains in physical control of the smart card at all times during conduct of a transaction, and in that at least one of said subscriber equipments is an electronic till adapted to receive electronic credits stored on a smart card, said electronic till adapted so that it remains in the physical control of the payee during conduct of a transaction.

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Said electronic till may be adapted to issue electronic receipts.

25 According to a third aspect of the present invention there is provided a smart card, characterised in that it is configured for use with an electronic transaction terminal, for use in the conduct of electronic financial transactions, which comprises, in combination, a smart card, owned by a payer, on which is stored a plurality of money credits and a communications module for transferring electronic credits from said smart card to a payee, said smart card including storage

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means for storing electronic credits and transfer means

5 for adding, or removing electronic credits, said communications module including actuation means for generating a signal for the transfer of electronic credits, routing means for generating an address to which said electronic signal should be addressed, a VDU for displaying data relating to a credit transfer, and a key pad for entering details of an electronic transfer, said electronic transmission terminal adapted so that the payer remains in physical control of the 10 smart card at all times during conduct of a transaction.

15 Preferably said smart card is configured for use as an electronic wallet and as a mobile phone SIM.

20 According to a fourth aspect of the present invention there is provided a method for the transfer of electronic credits using a telecommunications system having a plurality of subscriber equipments in which at least one of said plurality of subscriber equipments is an electronic transaction terminal for use in the conduct of electronic financial transactions, which comprises, in combination, a smart card, owned by a payer, on which is stored a plurality of money credits and a communications module for transferring electronic credits from said smart card to a payee, said smart card including storage means for storing electronic credits and transfer means for adding, or removing electronic credits, said communications module including actuation means for generating a signal for the transfer of electronic credits, routing means for generating an address to which said electronic signal should be addressed, a VDU for displaying data relating to a credit transfer, and a key pad for entering details of an electronic transfer, said electronic transmission terminal adapted so that the payer remains in physical 25 control of the smart card at all times during conduct of a transaction, and in that at least one of said 30 35

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subscriber equipments is an electronic till adapted to receive electronic credits stored on a smart card, said electronic till adapted so that it remains in the physical control of the payee during conduct of a transaction, characterised in that:

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- a payer enters an amount to be transferred and an address of a payee to which that amount is to be transferred into the communications module;
- the communications module causes the amount to be debited from the electronic credits stored on the smart card, and transmits an encrypted signal including the amount and an electronic signature to the address; and
- the payee's electronic till transmits a signal to the communications module containing an acknowledgement of receipt and an electronic signature.

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Alternatively the method may include the following steps:

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- a payer enters an amount to be transferred, an address of a payee to which that amount is to be transferred, an address of a bank at which the payer has an account and an account number into the communications module;
- the communications module transmits a signal indicating the amount to be transferred, the address of the payee, the account number and an electronic signature of the payer to an electronic banking terminal at the bank;

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- the electronic banking terminal authenticates the electronic signature, debits the account of the payer and credits the account of the payee; and
- 5 - the electronic banking terminal transmits a signal to the electronic till of the payee confirming payment.

10 Embodiments of the invention will now be described, by way of example, with reference to the accompanying drawings in which:

Figure 1 shows a smart card and mobile telephone, according to the present invention, linked to a retailer's electronic till via the PSTN.

15 Figure 2 shows a smart card and mobile telephone, according to the present invention, linked to a bank and thence linked to a retailer's electronic till.

20 In one embodiment of the present invention an electronic transaction terminal consists of a smart card and mobile phone operating in combination. The smart card has electronic credits stored on it, and these can be transferred to an electronic till by means of a communication link established over a telecommunications system. The telecommunications system comprises a mobile network and PSTN (public switched telephone network) operating in tandem. This embodiment of the invention is illustrated in schematic form in Figure 1.

25 Referring now to Figure 1, a mobile telephone 4, has a keypad 5, and a VDU (visual display unit) 6. The mobile phone also has a slot for insertion of a smart card 7, shown partly withdrawn from the mobile

telephone. When a cash transaction is to be initiated, the smart card, which holds cash credits and acts as an electronic wallet, is inserted into the mobile phone, and the user enters his PIN and a phone number for the payee's electronic till 4, together with an amount to be transferred, by means of the mobile phone's keypad. Entry of the PIN authorises use of the smart card, the remaining data is then communicated to the smart card by the mobile telephone, by means of internal connections within the mobile telephone's smart card slot, or by means of an inductive coupling, or the like. The smart card deducts the amount entered from the total credit held on the smart card and formulates a signal for transmission by the mobile phone to electronic till 2. This signal is then transmitted via the mobile phone's antenna, 8, to a mobile phone base station whence it is transmitted over the mobile network and the PSTN to electronic till 2. The signal transmitted by mobile telephone 4, to electronic till 2, may include an electronic signature encoded by means of an asymmetric cypher and key, which uniquely and securely identifies the smart card. Access to use of the smart card is controlled by use of a PIN (personal identity number) known only to the owner of the smart card.

It is of course necessary to ensure that all signals transmitted between the mobile phone 4, and the electronic till 2, are securely encrypted. One such encryption technique is known as the RSA authentication system (Rivest, Shamir and Adleman public key encryption system). This system may be used both for encryption and provision of a secure electronic signature, although different cypher keys should be used for these purposes.

On receipt of a credit transfer from smart card 7, which can be regarded as a smart card electronic wallet, or purse, via mobile phone 4, electronic till 2, may

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5 transfer a signal containing an electronic receipt, via telecommunications network 1, and mobile phone 4, to the smart card electronic wallet 7. The smart card 7, stores the electronic receipt for subsequent use if needed.

10 The transaction, i.e. transferring electronics credits, may be given a provisional status until an electronic receipt is received by the mobile phone 4.

The transaction may then be finalised by a sign off signal transmitted by the mobile phone 4, to the electronic till 2.

Both the electronic till and the mobile phone are equipped with VDUs, and these enable progress of the transaction to be monitored by both payee and payer.

15 As described above, the communications link between the payer and the payee is established over a telecommunications system which includes a mobile network. However, it is also possible to use a telephone connected directly to the PSTN which incorporates a smart card reader, such as a payphone.

20 A principle advantage in the use of a mobile telephone is that such units frequently include a slot for insertion of a smart card. In normal use, the smart card acts as a SIM (subscriber information module), and is used to identify a subscriber to a mobile telephone network. The SIM contains subscriber specific information, such as the subscriber's telephone account identification and the premium services which the subscriber is entitled to access. The present invention

25 can be realised by combining the SIM function and electronic wallet function in a single smart card. Alternatively, two smart cards can be used, one functioning as an electronic wallet, and the other as a conventional SIM.

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5           The system can be arranged to permit cash transactions to be conducted so that credits are either debited, or credited, to the smart card 4. This enables the smart card to be topped up with credits by connection to an electronic banking terminal, or an electronic refund, or payment to be made to a smart card.

10           The advantage of all the embodiments of the present invention is that they permit a payer to make payment from an electronic wallet without any need for the payer to pass his electronic wallet to the payee, or for the payee to pass his electronic till to the payer. This represents a substantial improvement in security. During the conduct of a transaction, the payer is in sole control of the communications module transmitting data to the payee's electronic till. This substantially reduces the risk of fraud.

20           It is of course possible for the present invention to be used to conduct local electronic credit transfers, e.g. in a shop, or restaurant, or for the conduct of electronic transfers at a distance, e.g. payment of a parking fee at an unattended car lot, or parking meter. In the latter case a telephone number may be displayed in the car lot, and on completion of a payment transaction, a ticket dispenser may dispense a time stamped ticket in response to a signal received by the ticket dispenser over the PSTN.

25           Another application of the present invention lies in the field of gaming. The electronic wallet may be used to place a cash bet with a bookmaker, turf accountant, or other gaming establishment, in exactly the same way as any other financial transaction is conducted by the electronic wallet. A receipt for the bet is received and stored on the smart card. If

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5           successful, the electronic receipt for the bet may be traded for winnings by transmitting a signal to the bookmaker etc., containing a demand for payment. Payment can then be effected by electronic transfer of credits from the bookmakers electronic till to smart card.

10           As described above, the electronic transaction terminal of the present invention comprises a smart card operating in combination with a communications module which may be a mobile telephone, or payphone. The advantages in the use of mobile phones, over fixed communications modules, such as a payphone, is clear both from the point of view of the user, and on technical grounds, e.g. the use in mobile phones of SIMs which may be smart cards. The use of encryption techniques in normal digital mobile telephony also simplifies the design problems associated with modifying conventional telephonic apparatus to act as an electronic transaction terminal according to the present invention. However, the present invention still embraces the use of a smart card, in combination with any communications modules capable of connection to a telecommunications network. Such a communications module might include a PC equipped with a modem, or a data terminal, or purpose designed unit. Where a PC is used, it could be a conventional PC operating from a fixed location, or laptop PC which is portable. It should be noted, in this connection, that palm sized computers, such as the Psion Series 3, are available and can be equipped with miniature modems. Such a unit can readily be carried in a shirt pocket.

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In an alternative mode of operation, a smart card

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5 stored on the electronic wallet. This embodiment of the invention is illustrated in Figure 2. When the owner of a smart card electronic wallet wishes to arrange a credit transfer from his bank account to a payee's account, he inserts the smart card electronic wallet 7, into a mobile phone 4, and enters his PIN using the mobile phones keypad 5. In response to a menu driven series of options and questions generated by the smart card and displayed on the mobile phones VDU 6, the owner 10 enters details of his own bank account and his bank's address, (this information may be pre-stored on the smart card), the amount of money to be transferred and the payee's bank account number. This information is used to formulate a signal containing the following 15 data:

- payer's bank account;
- payer's electronic signature;
- payee's bank account; and
- the amount to be transferred.

20 This signal is then transmitted to an electronic banking terminal 3, at the owners bank. The electronic banking terminal authenticates the owner's electronic signature, transfers the amount of money indicated in the signal to the payee's account, and transmits a signal to the payee's till indicating the amount transferred and the identity of the payer. At the payees electronic till, this information is displayed on the till's VDU, thus enabling the payee to confirm 25 satisfactory completion of the transaction. The electronic banking terminal may also transmit a signal to the smart card 4, confirming completion of the transaction. This signal may be stored in the form of 30 an electronic receipt on the payer's smart card electronic wallet.

## CLAIMS

1. An electronic transaction terminal, for use in the conduct of electronic financial transactions, characterised in that said electronic transaction terminal comprises, in combination, a smart card, owned by a payer, on which is stored a plurality of money credits and a communications module for transferring electronic credits from said smart card to a payee, said smart card including storage means for storing electronic credits and transfer means for adding, or removing electronic credits, said communications module including actuation means for generating a signal for the transfer of electronic credits, routing means for generating an address to which said electronic signal should be addressed, a VDU for displaying data relating to a credit transfer, and a key pad for entering details of an electronic transfer, said electronic transaction terminal adapted so that the payer remains in physical control of the smart card at all times during conduct of a transaction.
2. An electronic transaction terminal as claimed in claim 1, characterised in that access to said smart card is controlled by use of a PIN.
3. An electronic transaction terminal as claimed in any previous claim, characterised in that said communications module is adapted to receive a signal representing an electronic receipt for a payment made by said electronic transfer terminal, and transfer details thereof to said smart card, and said smart card includes a second storage means for storing receipts.
4. An electronic transaction terminal as claimed in any previous claim, characterised in that said smart

card carries an encryption algorithm, and all signals for transfer of electronic credits are encrypted.

5. An electronic transaction terminal as claimed in claim 4, characterised in that said encryption algorithm is a RSA algorithm.

6. An electronic transaction terminal as claimed in claim 4, or 5, characterised in that said smart card includes signature means for generating a secure electronic signature.

10 7. An electronic transaction terminal as claimed in any previous claim, characterised in that said communications module is a mobile phone, adapted to receive a smart card.

15 8. An electronic transaction terminal as claimed in claim 7, characterised in that said smart card is adapted for insertion into, and connection to, said mobile phone, and in which said smart card is arranged to act as a SIM for said mobile phone.

20 9. An electronic transaction terminal as claimed in claim 7, characterised in that said mobile phone is adapted to receive two smart cards, the first of which is adapted to function as a SIM, and the second of which is adapted to function as an electronic wallet.

25 10. An electronic transaction terminal as claimed in any of claims 1 to 6 characterised in that said communications module is a telephone connected to a PSTN and equipped with a smart card reader.

30 11. An electronic transaction terminal as claimed in any of claims 1 to 6 characterised in that said communications module is a PC equipped with a modem and

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a smart card reader.

5           12. A telecommunications system having a plurality of subscriber equipments characterised in that at least one of said plurality of subscriber equipments is an electronic transaction terminal as claimed in any of claims 1 to 11, and in that at least one of said subscriber equipments is an electronic till adapted to receive electronic credits stored on a smart card, said electronic till adapted so that it remains in the physical control of the payee during conduct of a transaction.

10           13. A telecommunications system as claimed in claim 12, characterised in that said electronic till is adapted to issue electronic receipts.

15           14. A telecommunications system as claimed in claim 12, or 13, characterised in that at least one of said plurality of subscriber equipments is an electronic banking terminal adapted to process signals relating to electronic money transfers from one bank account to another bank account.

20           15. A telecommunications system as claimed in any of claims 12 to 14, characterised in that said telecommunications system includes a mobile network and a fixed network.

25           16. A telecommunications system as claimed in any of claims 12 to 15, characterised in that it includes a plurality of electronic tills, at least one of which is associated with a parking meter.

30           17. A telecommunications system as claimed in any of claims 12 to 15, characterised in that it includes a plurality of electronic tills, at least one of which is

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associated with a restaurant.

18. A telecommunications system as claimed in any of claims 12 to 15, characterised in that it includes a plurality of electronic tills, at least one of which is associated with a bookmaker, turf accountant, or other gaming outlet.

19. A smart card, characterised in that it is configured for use with an electronic transaction terminal as claimed in any of claims 1 to 11.

20. A smart card as claimed in claim 19, characterised in that it is configured for use as an electronic wallet and as a mobile phone SIM.

21. A method for the transfer of electronic credits using a telecommunications system as claimed in any of claims 12 to 18, characterised in that:

- a payer enters an amount to be transferred and an address of a payee to which that amount is to be transferred into the communications module;
- the communications module causes the amount to be debited from the electronic credits stored on the smart card, and transmits an encrypted signal including the amount and an electronic signature to the address; and
- the payee's electronic till transmits a signal to the communications module containing an acknowledgment of receipt and an electronic signature.

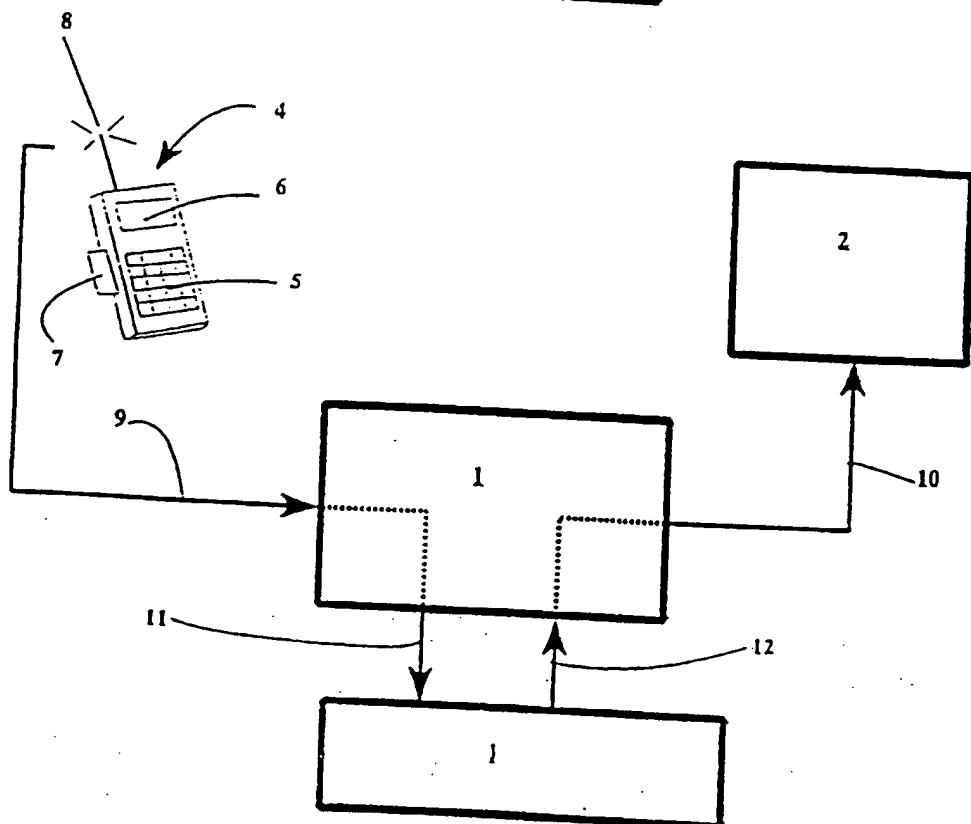
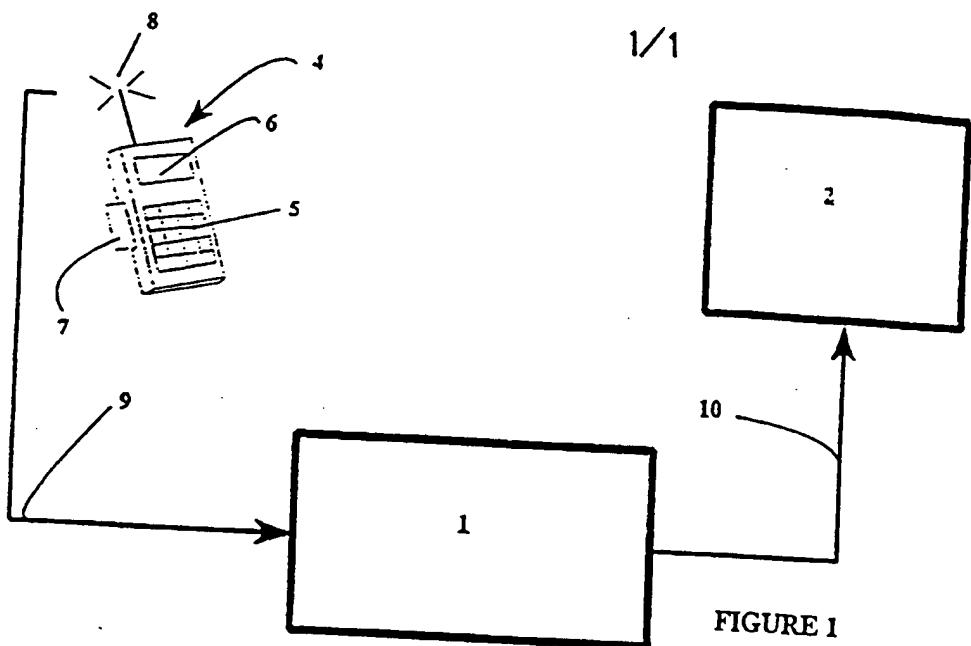
22. A method as claimed in claim 21 characterised in

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that:

- a payer enters an amount to be transferred, an address of a payee to which that amount is to be transferred, an address of a bank at which the payer has an account and an account number into the communications module;
- the communications module transmits a signal indicating the amount to be transferred, the address of the payee, the account number and an electronic signature of the payer to an electronic banking terminal at the bank;
- the electronic banking terminal authenticates the electronic signature, debits the account of the payer and credits the account of the payee; and
- the electronic banking terminal transmits a signal to the electronic till of the payee confirming payment.

23. A method as claimed in claim 21, or 22, characterised in that all signals containing data relating to credit transfers are encrypted using an RSA algorithm.



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## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/SE 96/00414

## A. CLASSIFICATION OF SUBJECT MATTER

IPC6: G07F 7/08

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC6: G06F, G07F, H04Q

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

SE, DK, FI, NO classes as above

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

EPDOC, PAJ

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

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Y	Smart Cards in GSM by Ivan Donn Elektron February 1994 --	1-23
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Y	EP 0481714 A2 (VODAFONE LIMITED), 22 April 1992 (22.04.92) --	1-23

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Date of the actual completion of the international search	Date of mailing of the international search report
23 August 1996	27 -08- 1996
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## INTERNATIONAL SEARCH REPORT

International application No. PCT/SE 96/00414
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C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
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**INTERNATIONAL SEARCH REPORT**

Information on patent family members

31/07/96

International application No.  
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